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TO: Commissioner for Patents

ATTENTION: James Trammel

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Number of pages to follow: 20

RE:

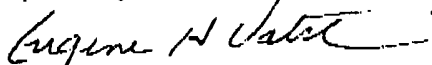
Group Art Unit: 3621  
Examiner: Backer, F.  
Ser. No.: 09/833,390

Documents following:

- (1) PTO/SB/21 Transmittal Form
- (2) Amendment After Final Under Rule 116, Reply to Office Action and Request for Reconsideration

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Respectfully submitted,



Eugene H. Valet

Dated: 12 AUG 2003

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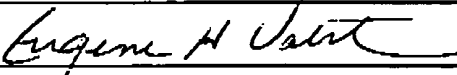
Please type a plus sign (+) inside this box → ☒PTO/SB/21 (08-00)  
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U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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<b>TRANSMITTAL FORM</b>  (to be used for all correspondence after initial filing)	Application Number	09/833390
	Filing Date	04/11/01
	First Named Inventor	TRIOLA
	Group Art Unit	3621
	Examiner Name	Backer, Firmin
	Attorney Docket Number	CRT044US
Total Number of Pages in This Submission		

ENCLOSURES (check all that apply)		
<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Assignment Papers (for an Application)	<input type="checkbox"/> After Allowance Communication to Group
<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input checked="" type="checkbox"/> Amendment / Reply	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
<input checked="" type="checkbox"/> After Final	<input type="checkbox"/> Petition	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address	<input type="checkbox"/> Other Enclosure(s) (please identify below):
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Terminal Disclaimer	
<input type="checkbox"/> Information Disclosure Statement	<input type="checkbox"/> Request for Refund	
<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> CD, Number of CD(s) _____	
<input type="checkbox"/> Response to Missing Parts/Incomplete Application	Remarks	I hereby certify that this correspondence is being deposited with the USPTO via facsimile transmission on the date executed below to phone number (703) 746-5534.
<input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual name	Eugene H. Valet, Reg. No. 31435
Signature	
Date	12 August 2003

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## AFTER FINAL COMMUNICATION

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Date of Transmission: AUG 12, 2003By: Eugene H. Valet Signature: Eugene H. Valet

PATENT APPLICATION DOCKET NO. CRT044US

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

GROUP ART UNIT: 3621

EXAMINER: Backer, Firmin

INVENTOR(S): Triola, C.R.

SERIAL NO.: 09/833,390

CONF. NO.: 3769

FILED: April 11, 2001

SUBJECT: Method and Apparatus for Processing Escrow Transactions

## AMENDMENT AFTER FINAL UNDER RULE 116

## REPLY TO OFFICE ACTION AND REQUEST FOR RECONSIDERATION

UNDER GRANTED PETITION TO MAKE SPECIAL

TO: THE COMMISSIONER FOR PATENTS

## INTRODUCTORY COMMENTS:

This paper is filed in reply to the FINAL Office Action issued on 07/28/2003 with respect to the above-referenced application. No new matter is added to the application by the amendments made hereinafter. Applicant hereby requests reconsideration based on the following amendments and remarks regarding objections and rejections enumerated in the Office Action. In accordance with the notice "REVISED AMENDMENT PRACTICE: 37 CFR 1.121 CHANGED, effective July 30, 2003, the MPEP and 37 CFR, following are:

- (A) INTRODUCTORY COMMENTS,
- (B) AMENDMENTS TO THE SPECIFICATION,
- (C) AMENDMENTS TO THE CLAIMS,
- (D) REMARKS, including DRAWING AMENDMENTS, if any.

S/N. 09/833390  
Applicant Docket No. CRT044US  
Amendment AF2

1     **(A)     INTRODUCTORY COMMENTS**

2             The Final Office Action's paragraphs 1-15 are a verbatim reiteration of the prior Office  
3     Action's para. 4-18. Applicants' prior response, mailed April 1, 2003, provided extensive,  
4     substantive arguments against the sole cited reference, U.S. Pat. No. 6,304, 860 (Martin et al.).  
5     Applicant now further respectfully disagrees with the entire remaining section of the pending  
6     Final Office Action entitled "Response to the Arguments," Page 6, para. 16. It is applicants'  
7     opinion that it is by its own words telling that there is still a misunderstanding of "real estate  
8     escrow transactions," the fundamental problem being addressed by the applicants' invention  
9     which is no way ever addressed by Martin et al. Particularly, the applicant wishes to further  
10    illuminate the issue and advance prosecution in reply to the Office's Response conclusory  
11    statement:

12            "There is absolutely no confusion here, the impounded escrow is being managed by the  
13            loan servicer and such interpretation is valid. Therefore, Martin et al. provided evidence  
14            of a manage escrow account." Final Office Action, page 7, about line 8 et seq.

15    The Remarks made hereinafter address what is actually an apparently unrecognized  
16    fundamental failure of the Martin et al. patent to provide such evidence. Amendments made  
17    herein are made in the spirit of clearing up the confusion and advancing this application to  
18    allowance. As will be made clear by the Remarks, the Amendments entered are not based on  
19    any teaching by Martin et al. The Remarks below are supplemental to prior arguments to aid  
20    the Examiner in understanding the clear evidentiary distinctions between Martin et al. and the  
21    present invention, as set forth by the remaining claims after entry of the proffered amendments,  
22    infra. No new matter has been added. No material has been added to the claims from the  
23    specification by said amendments; thus, no new issues are raised by the amendments.

SN. 09/833390  
Applicant Docket No. CRT044US  
Amendment AF2